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Escrow Account Short Year Statement for Account 000 **Loan 3000 Mortgage - 20 Year FIXED**

Account 000 Loan 3000 Mortgage - 20 Year FIXED
Analysis performed on 11/16/2021 for the period of 01/01/2022 through 12/31/2022

**ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT -
PROJECTIONS FOR COMING YEAR**

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON
PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting balance:			<u>\$531.17</u>
January	139.81	391.36	Real Estate Taxes	279.62
February	139.81	0.00		419.43
March	139.81	0.00		559.24
April	139.81	0.00		699.05
May	139.81	0.00		838.86
June	139.81	391.36	Real Estate Taxes	587.31
July	139.81	0.00		727.12
August	139.81	0.00		866.93
September	139.81	0.00		1,006.74
October	139.81	0.00		1,146.55
November	139.81	0.00		1,286.36
December	139.81	895.00	Home Owner's Insurance	531.17

Your ending balance from the last month of the account history is \$419.61. Your starting balance according to this analysis should be \$531.17.

This means you have a shortage of \$111.56. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

(PLEASE KEEP THIS STATEMENT FOR COMPARISON WITH THE ACTUAL ACTIVITY IN YOUR ACCOUNT AT THE END OF THE ESCROW ACCOUNTING COMPUTATION YEAR.)

YOUR MONTHLY MORTGAGE PAYMENT FOR THE COMING YEAR WILL BE \$527.45, OF WHICH \$378.34 WILL BE FOR PRINCIPAL AND INTEREST, AND \$149.11 WILL GO INTO YOUR ESCROW ACCOUNT.

Account 000. Loan 3000 Mortgage - 20 Year FIXED
Analysis performed on 11/16/2021 for the period of 02/01/2021 through 12/31/2021

ESCROW ACCOUNT SHORT YEAR STATEMENT

THIS IS A STATEMENT OF ACTUAL ACTIVITY IN YOUR ESCROW ACCOUNT FROM 02/01/2021 THROUGH 12/31/2021. (COMPARE IT TO THE ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - PROJECTIONS FOR COMING YEAR - WHICH WAS SENT TO YOU ON 11/25/2020 (ANOTHER COPY IS ENCLOSED).)

Your monthly mortgage payment was \$532.58, of which \$378.34 was for principal and interest, and \$154.24 went into your escrow account.

Month	Payments to Escrow Account	Payments from Escrow Account	Description	Escrow Account Balance
Starting balance:		<u>\$378.17</u>
February	308.48 *	391.36 *	305	
		131.72 *	Journal voucher	163.57
March	154.24 *	0.00		317.81
April	154.24 *	0.00		472.05
May	154.24 *	0.00		626.29
June	154.24 *	391.36 *	Real Estate Taxes	389.17
July	154.24 *	0.00		543.41
August	154.24 *	0.00		697.65
September	154.24 *	0.00		851.89
October	154.24 *	0.00		1,006.13
November	154.24 *(e)	0.00		1,160.37
December	154.24 *(e)	895.00 *(e)	Home Owner's Insurance	419.61

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An (e) indicates an estimate for an anticipated transaction.

If you want a further explanation, please call our toll-free number.